



**Dora**

Department of Regulatory Agencies

**Division of Insurance**

May 24, 2012

**FOR IMMEDIATE RELEASE**

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**Summer Travel Season a Good Time  
to Make Sure Insurance Coverage Travels with You**

**Denver** – Memorial Day Weekend traditionally kicks off the summer vacation and travel season. The Colorado Division of Insurance wants consumers to be “vacation-ready” as they prepare for the summer days ahead.

“The joy of heading out for vacation should include peace of mind that your insurance coverage will take care of you and your loved ones in case of accidents, illness or loss,” said Commissioner of Insurance Jim Riesberg.

*Auto insurance*

Do you know what your auto insurance covers when you’re on the road? Does it include car rental in case of accident or other mechanical breakdowns?

**Tip:** Make sure your insurance identification card is in the car, whether it’s your own vehicle or a rental. The phone numbers for your insurance company and agent should be close by if that information is not on the card itself.

*Health insurance*

Does your health insurance cover medical emergencies when you’re far from home?

**Tip:** You may want to invest in short-term medical coverage for travelers, especially if you’re planning to travel outside of the United States. The U.S. Department of State has [information](#) on dealing with medical emergencies outside of the United States, and the kinds of questions you might ask your health insurer before making your travel plans.

*Homeowner or renter’s insurance*

Homeowners’ or renters’ insurance may provide you with a lifeline when you’re on the road. Those policies should cover your personal belongings, no matter where you travel. But if you’re traveling with expensive jewelry, for example, you may want to add a Personal Property Endorsement to the policy to cover those items.

*Finally, travel or trip insurance:* is it a good investment? That depends....

Travel or trip insurance is designed to protect you should the trip be interrupted or canceled, but it’s usually intended only for loss due to a major unforeseen event. If you’re planning to buy travel

insurance, check with your homeowners', renters' or health insurance policies first, because travel insurance may duplicate the coverage from those policies. Every travel protection policy may provide different benefits and limitations, so take time to read the fine print.

A happy trip is a safe trip, and your insurance can play a major role in making sure you come back with fond memories of your travels rather than not-so-fond memories of the hours you spent dealing with insurance problems.

For more information, contact the Colorado Division of Insurance at 303-894-7499, or go to [askdora.colorado.gov](http://askdora.colorado.gov) and click on "Division of Insurance."

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*The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

*[DORA](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.*